MULTIPLE COMMON BOND FEDERAL CREDIT UNION EXPANSIONS

1/1/2005 Through 3/31/2005

		1/1/2003	Tillough	3/3 1/2003		
Region	I	II	III	IV	V	TOTAL
Number of Credit						
Unions	74	132	117	69	69	461
Number of						
Groups Added	297	570	695	211	431	2,204
200 and Less	250	507	627	182	385	1,951
201-500	24	28	41	12	25	130
501-1,000	17	14	12	10	11	64
1,001-1,500	2	9	4	2	3	20
1,501-2,000	2	4	5	2	1	14
2,001-2,999	0	3	4	2	2	11
3,000 and over	2	5	2	1	4	14
Potential New						
Members	45,316	98,802	441,877	31,263	82,038	699,296
Average Size of						
Groups Added	153	173	636	148	190	317
Applications						
Denied	0	6	1	1	0	8
Deferrals*	21	25	21	6	10	83
Groups Denied of						
3,000 and over	0	1	0	0	0	1
Groups Deferred						
of 3,000 and over	7	1	4	1	1	14
Largest Approved	6,516	18,500	367,472	3,800	25,000	

^{*}This number represents the total number of deferrals processed upon initial receipt of an expansion request. Some of these initial deferrals were subsequently approved or denied.

Prepared by NCUA 6/2/2005

ASSET SIZE DISTRIBUTION OF MULTIPLE COMMON BOND FEDERAL CREDIT UNIONS ADDING GROUPS **

Assets of FCUs	Number of CUs	Number of Groups	Percent of Groups	Potential Members	Percent of Members
Under \$2 million					
Region I	0	0	0%	0	0%
Region II	1	1	0%	9	0%
Region III	0	0	0%	0	0%
Region IV	1	3	1%	22	0%
Region V	1	2	0%	4	0%
Total under \$2 million	3	6	0%	35	0%
\$2-10 million					
Region I	5	9	3%	329	1%
Region II	11	15	3%	603	1%
Region III	8	12	2%	2,478	1%
Region IV	10	12	6%	318	1%
Region V	4	5	1%	210	0%
Total \$2-10 million	38	53	2%	3,938	1%
\$10-20 million					
Region I	12	14	5%	1,256	3%
Region II	14	19	3%	2,483	3%
Region III	12	30	4%	2,407	1%
Region IV	10	21	10%	2,380	8%
Region V	3	4	1%	118	0%
Total \$10-20 million	51	88	4%	8,644	1%
\$20-50 million					
Region I	19	37	12%	7,944	18%
Region II	25	48	8%	10,291	10%
Region III	23	47	7%	2,534	1%
Region IV	11	22	10%	1,559	5%
Region V	14	22	5%	26,061	32%
Total \$20-50 million	92	176	8%	48,389	7%
\$50-75 million					
Region I	4	8	3%	2,503	6%
Region II	16	54	9%	9,053	9%
Region III	8	15	2%	528	0%
Region IV	6	19	9%	1,659	5%
Region V	5	9	2%	15,188	19%
Total \$50-75 million	39	105	5%	28,931	4%
Over \$75 million					
Region I	34	229	77%	33,284	73%
Region II	66	433	76%	76,363	77%
Region III	66	591	85%	433,930	98%
Region IV	32	134	64%	25,325	81%
Region V	42	389	90%	40,457	49%
Total Over \$75 million	240	1,776	81%	609,359	87%
GRAND TOTALS	463	2,204	100%	699,296	100%
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^{**} The Asset Distribution Report reflects the assets of the credit union at the time the group was added. Since the asset size of a credit union may change during the course of the year, some credit unions are counted in this report more than once.

MULTIPLE COMMON BOND FEDERAL CREDIT UNION EXPANSIONS REGION I

	Current Period
Number of Credit Unions Approved for FOM Expansion	74
Number of SEGs Added to FCU Charters	297
Total Number of Potential New Members	45,316
Number of Denials	0
Number of Deferrals (Request Incomplete)	21
With Respect to Groups of 3,000 and over	
Potential Members:	
Number Approved	2
Number Denied	0
With Respect to Groups between 2,001 to 2,999	
Potential Members:	
Number Approved	0
Number Denied	0
Total Potential Members of Largest SEG Added	6,516
BREAKDOWN OF SEGS ADDED BY SIZE	
1-200 Members	250
201-500 Members	24
501-1,000 Members	17
1,001 - 1,500 Members	2
1,501 - 2,000 Members	2
2,001 - 2,999 Members	0
3,000 and Over Members	2

MULTIPLE COMMON BOND FEDERAL CREDIT UNION EXPANSIONS REGION II

	Current Period
Number of Credit Unions Approved for FOM Expansion	132
Number of SEGs Added to FCU Charters	570
Total Number of Potential New Members	98,802
Number of Denials	6
Number of Deferrals (Request Incomplete)	25
With Respect to Groups of 3,000 and over Potential Members:	
Number Approved	5
Number Denied	1
With Respect to Groups between 2,001 to 2,999	
Potential Members:	
Number Approved	3
Number Denied	0
Total Potential Members of Largest SEG Added BREAKDOWN OF SEGS ADDED BY SIZE	18,500
1-200 Members	507
201-500 Members	28
501-1,000 Members	14
1,001 - 1,500 Members	9
1,501 - 2,000 Members	4
2,001 - 2,999 Members	3 5
3,000 and Over Members	5

MULTIPLE COMMON BOND FEDERAL CREDIT UNION EXPANSIONS REGION III

	Current Period
Number of Credit Unions Approved for FOM Expansion	117
Number of SEGs Added to FCU Charters	695
Total Number of Potential New Members	441,877
Number of Denials	1
Number of Deferrals (Request Incomplete)	21
With Respect to Groups of 3,000 and over	
Potential Members:	
Number Approved	2
Number Denied	0
With Respect to Groups between 2,001 to 2,999	
Potential Members:	
Number Approved	4
Number Denied	0
Total Potential Members of Largest SEG Added	367,472
BREAKDOWN OF SEGS ADDED BY SIZE	007,112
1-200 Members	627
201-500 Members	41
501-1,000 Members	12
1,001 - 1,500 Members	4
1,501 - 2,000 Members	5
2,001 - 2,999 Members	4
3,000 and Over Members	2

MULTIPLE COMMON BOND FEDERAL CREDIT UNION EXPANSIONS REGION IV

	Current Period
Number of Credit Unions Approved for FOM Expansion	69
Number of SEGs Added to FCU Charters	211
Total Number of Potential New Members	31,263
Number of Denials	1
Number of Deferrals (Request Incomplete)	6
With Respect to Groups of 3,000 and over	
Potential Members:	
Number Approved	1
Number Denied	0
With Respect to Groups between 2,001 to 2,999	
Potential Members:	
Number Approved	2
Number Denied	0
Total Potential Members of Largest SEG Added	3,800
BREAKDOWN OF SEGS ADDED BY SIZE	
1-200 Members	182
201-500 Members	12
501-1,000 Members	10
1,001 - 1,500 Members	2
1,501 - 2,000 Members	2
2,001 - 2,999 Members	2
3,000 and Over Members	1

MULTIPLE COMMON BOND FEDERAL CREDIT UNION EXPANSIONS REGION V

	Current Period
Number of Credit Unions Approved for FOM Expansion	69
Number of SEGs Added to FCU Charters	431
Total Number of Potential New Members	82,038
Number of Denials	0
Number of Deferrals (Request Incomplete)	10
With Respect to Groups of 3,000 and over	
Potential Members:	
Number Approved Number Denied	4
Number Defiled	U
With Respect to Groups between 2,001 to 2,999 Potential Members:	
Number Approved	2
Number Denied	0
Total Potential Members of Largest SEG Added BREAKDOWN OF SEGS ADDED BY SIZE	25,000
1-200 Members	385
201-500 Members	25
501-1,000 Members	11
1,001 - 1,500 Members	3
1,501 - 2,000 Members	1
2,001 - 2,999 Members	2
3,000 and Over Members	4